

Perry County Cooperative Extension Newsletter

JULY 2024

 Martin-Gatton
College of Agriculture,
Food and Environment

PERY COUNTY
EXTENSION SERVICE



AGRICULTURE &
NATURAL
RESOURCES



FAMILY &
CONSUMER
SCIENCE



4-H YOUTH &
COMMUNITY
DEVELOPMENT

 933 Perry Park Road, Hazard, KY 41701

 606.436.2044

 facebook.com/perrycountykyextension

 perry.ca.uky.edu

 perry.ext@uky.edu

Cooperative Extension Service

Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



Disabilities
accommodated
with prior notification.

JULY

2024

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4 Office Closed 	5	6
7	8 Charity Sewing 9 a.m. Homemaker Meeting 12 p.m.	9	10 Bingocize 10 a.m.	11 Cooking Through the Calendar 10 a.m.	12 Open Sewing 9 a.m. - 2 p.m. Bingocize 10 a.m.	13
14	15 Quilt Guild Meeting 10 a.m.	16 "Sew" Simple 9 a.m. - 12 p.m.	17 Bingocize 10 a.m.	18	19 Bingocize 10 a.m. Cultural Passport Program 1 p.m.	20
21	22	23 Bingocize 10 a.m.	24	25	26	27
28	29 Bingocize 10 a.m.	30 4-H Camp @ Camp Feltner	31 4-H Camp @ Camp Feltner			

JULY

2024

Family & Consumer Science:

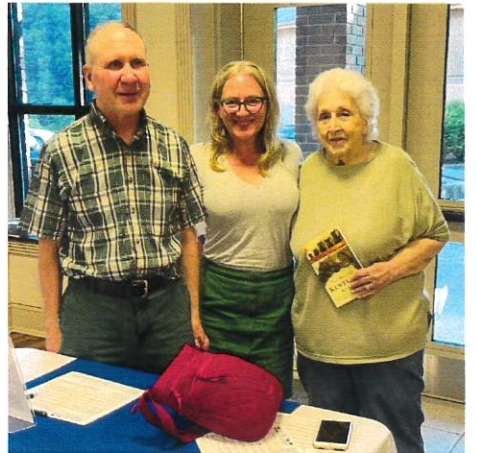
- July 8th - Charity Sewing @ 9 a.m.
- July 8th - Perry County Homemaker Meeting @ 12 p.m.
- July 10th - Bingocize @ 10 a.m. at the Perry County Senior Center
- July 11th - Cooking Through the Calendar @ 10 a.m. ***Please Pre-Register**
- July 12th - Open Sewing from 9 a.m. to 2 p.m.
- July 12th - Bingocize @ 10 a.m. at the Perry County Senior Center
- July 15th - Quilt Guild Meeting @ 10 a.m.
- July 16th - "Sew" Simple @ 9 a.m. ***Please Pre-Register by July 12th**
- July 17th - Bingocize @ 10 a.m. at the Perry County Senior Center
- July 19th - Cultural Passport Program @ 1 p.m. ***Please Pre-Register**
- July 19th - Bingocize @ 10 a.m. at the Perry County Senior Center
- July 23rd - Bingocize @ 10 a.m. at the Perry County Senior Center
- July 29th - Bingocize @ 10 a.m. at the Perry County Senior Center

4-H Youth & Community Development:

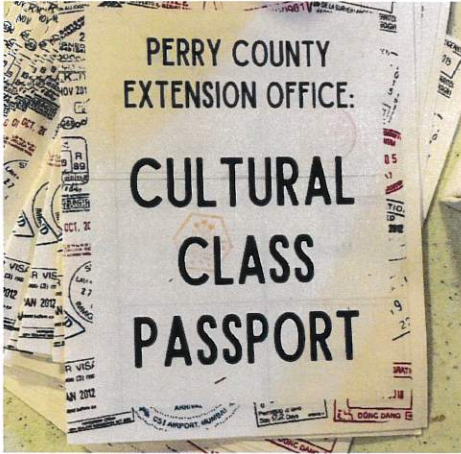
- July 30th - August 2nd - 4-H Camp at Camp Feltner

**Our office will be closed July 4th in observance of Independence Day.*

JUNE'S EVENTS



KY Proud Evening with author Deirdre Scaggs



Cultural Passport Program



Come Sew With Us

JULY 2024

AGRICULTURE & NATURAL RESOURCES

THIS MONTH:

- PERRY COUNTY FARMER'S MARKET OPENING DAY
- 4-H CAMP APPLICATIONS
- ESSENTIAL HOME AND GARDEN TASKS FOR JULY: YOUR SUMMER MAINTENANCE GUIDE

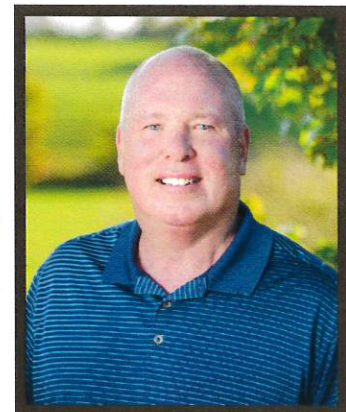
Happy July everyone and welcome to Summer!

Please remember that heat continues to be the deadliest form of weather across the country, higher than flooding, tornadoes and hurricanes. Heat related deaths have been creeping up every year for the last few years.

Know the warning signs of heat exhaustion and heat stroke. If you work outside, stay hydrated, wear light, loose-fitting clothing, and take plenty of breaks in a shady place. I know you already know this but, never leave anyone in a locked car. Death can occur in as little as 10 minutes. As much as we love this time of year, it is also a very dangerous season.

Stay safe everyone.

Charles May
County Extension Agent
Agriculture &
Natural Resources
cmay@uky.edu



UPCOMING EVENTS:

Perry County Farmer's Market

The Perry County Farmer's Market opened on June 1, 2024. You can check out the schedule of events on the Market's Facebook page, @PerryCountyFarmersMarket. If you are interested in becoming a Perry County Farmers' Market vendor, you can get an application at 420 Main Street, Hazard, KY 41701 or contact Kiristen Webb at (606)275-1425 or email to kiristen@appalachianky.org



4-H Camp

This year's 4-H Camp will be from July 30th through August 2nd. If you have children interested in attending, you can visit our website to download a camp registration form, perry.ca.uky.edu/events/4-h-camp, or stop by the office to pick up a copy.



Essential Home and Garden Tasks for July: Your Summer Maintenance Guide

With the arrival of summer means there are plenty of things that need to be done around the home and garden. Below is a list of items to do in July.

- Prune and shape narrow-leaf evergreens by early to mid-July. Watch for aphid and leafhoppers damaging honey locust and maples. Give ladybugs and other natural predators a chance to control aphids before using insecticides.
- During dry hot weather, like we had in late June, water trees and shrubs, especially newly planted ones once per week. They need at least 1 inch of water per week.
- A general yellowing of foliage on spruce and hemlock may indicate spider mite problems. To check for spider mites, shake branches over white paper to reveal the tiny pests as moving, barely visible specks.
- In your lawn, control perennial weeds like bentgrass, quackgrass and tall fescue with herbicides now especially if you plan to renovate an old lawn or seed a new one in September. Call the Extension Office for a complete list of recommended herbicides. Use herbicides carefully to avoid injuring trees, shrubs, flowers, and garden crops. Also, read and follow the label before using any pesticide.

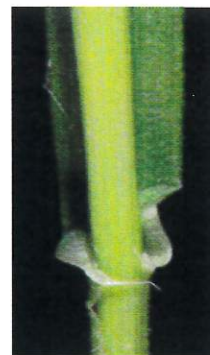
AGRICULTURE & NATURAL RESOURCES

- During the hot weather months raise the mowing height of your lawn mower by an inch to strengthen the plants and encourage root formation. Mowing height can also reduce weeds by shading them out. Sharpen the blades occasionally. Dull blades tear the grass, reducing vigor and turf quality resulting in a brown lawn.
- Control weeds in your garden. Weeds compete with crops for water, nutrients, and sunlight. Some weeds, like quackgrass, can chemically inhibit vegetable plant growth. Others host insect pests and disease pathogens. All of these result in fewer fresh vegetables for your table. There are some preventive practices that effectively combat weeds. Frequent hoeing or rototilling on a weekly basis helps eliminate weeds when they are small and easily removed.
- If you plant rows a little closer, vegetable crops provide more shade and that also helps to reduce weed pressure. After you harvest a crop, plant another in its place to continue using the space.
- Mulching works very well in the home garden. Use organic material such as grass clippings, leaves or straw to eliminate weed growth and build up organic matter to make the soil more fertile and easier to work. Do not use grass clippings from a lawn that was treated recently with an herbicide. Treated clippings can cause vegetable plant twisting and can even kill some sensitive crops. Be careful about the kind of organic material you use. Hay can introduce a considerable load of weed seeds into your garden.
- Black plastic mulch is beneficial to certain vegetables including tomatoes, eggplants, peppers, and vine crops. In addition to shading out and eliminating weeds, plastic mulches conserve moisture and promote early crop growth by helping heat up the soil in spring. Landscape fabric has the added advantage of being water permeable and can be used for multiple years, although it is more expensive than black plastic.
- If you are planning a fall garden, now is the time to begin thinking about that. The fall garden can be planted in scattered spots where earlier crops like onions, beans, and lettuce have been harvested. The success of the fall garden depends on getting seeds up quickly and seedlings growing rapidly. To prepare the fall garden, remove the old crop completely and clean out all debris and weeds. If your soil is very dry, water it thoroughly before digging and allow it to dry enough so that it's not muddy. Next apply two or three pounds of a complete garden fertilizer like 5-10-10 or 6-12-12 per 100 square feet. If you had your garden's soil tested this spring and the previous crop grew vigorously, additional fertilizer may not be necessary.

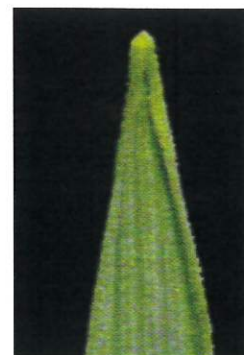


Tall Fescue weeds mixed with bluegrass

Most importantly, do everything possible to keep garden weeds from going to seed. One red root pigweed plant can produce 100,000 seeds that can continue to germinate over the next 15 to 20 years.



Quackgrass



Bentgrass

AGRICULTURE & NATURAL RESOURCES

- Publication ID-128, Home Vegetable Gardening in Kentucky, has a complete list of crops suitable for the fall garden and planting dates. If you don't have a copy of this publication, drop by or call the Perry County Extension Office to get a copy.



- You will need to sidedress your vegetables with a nitrogen fertilizer after they have set some fruit. Too much nitrogen before fruit set causes a flush of foliage growth at the expense of flowers and fruit.
- If lack of rain is a problem this summer, be sure to water tomatoes, peppers, eggplant and summer squash thoroughly and often enough to protect them against wide variations in soil moisture. This is your best defense against blossom end rot on tomatoes. Also, be sure to monitor your garden for signs of disease and insects.
- If you grow strawberries, now is the time to renovate and rebuild the strawberry patch for good production and large, high-quality berries. Mow off the old leaves if you have struggled with a lot diseases in the berries this season, thin plants, fertilize and weed them. Do these tasks after the plants have finished fruiting. If you do not have a copy of HO-16, "Strawberry Production in Kentucky", give me a call and I will send you a copy.



Happy Gardening and I hope you have a great 4th of July!

FAMILY & CONSUMER SCIENCE



JULY
2024

Welcome to the July edition of our Family and Consumer Science newsletter!

Join us for Charity Sewing on July 8th at 9 a.m., followed by the Perry County Homemaker Meeting at noon.

"Cooking Through the Calendar" continues on July 11th at 10 a.m. with a Quick Couscous Salad. Participate in Bingocize at the Perry County Senior Center starting this month, and explore Canadian culture on July 19th at 1 p.m. during our Cultural Passport Program. Don't miss Open Sewing Day on July 12th from 9 a.m. to 1 p.m., the Perry County Quilt Guild meeting on July 15th at 10 a.m., and Sew Simple on July 16th to make a Casserole Carrier. We look forward to seeing you!

- Upcoming Events
- New Recipe
- Health Bulletin
- Money Wise

Kelsey Sebastian
County Extension Agent
Family & Consumer Science
kelsey.sebastian@uky.edu



**Cooperative
Extension Service**

Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
Lexington, KY 40506



Disabilities
accommodated
with prior notification.

Recurring Monthly Events

Charity Sewing -

First Monday of the Month

The next date is Monday, July 1st upstairs in the Perry County Extension Service office building at 9 a.m. We will continue to working on baby blankets and hats for ARH and lap quilts for Bluegrass Care Navigators. This program is open to anyone willing to volunteer, and, of course, is a great way to get volunteer hours for KEHA!

Perry County Homemakers Meeting -

First Monday of the Month

July 1st at 12 p.m. will be our next Perry County Homemaker Meeting. As we kick off Summer, we will be grilling hamburgers and hot dogs. Please bring sides and desserts to complete the meal! And continue bringing in your recipes for the Homemaker Cookbook project that will be a fundraiser.

Open Sewing Day -

Second Friday of the Month

Feel free to catch up on quilt blocks or personal projects. This is open to anyone! July 12th from 9 a.m. to 2 p.m.

“Sew” Simple -

Third Tuesday of the Month

The third Tuesday of the month we will host Sew Simple, where we create different sewing projects. July 16th our Master Clothing Volunteer Nancy Pratt will be leading you in making a casserole carrier. **This class requires pre-registration!**

Quilt Guild Meeting -

Third Monday of the Month

Join us July 15th at 10 a.m. as we begin a new quilting project (pictured below)! Please contact the office or Charlinda Fugate at 606-438-2369 for more information.



Recurring Monthly Events

Bingocize -

Dates Vary from Month to Month

Want to start an easy exercise routine and have fun playing Bingo at the same time? Join us at the Perry County Senior Center for Bingocize! We will be starting a new 20 week session in July. Come to 16 or more session and receive a prize pack upon completion. Check the calendar for upcoming dates and times!

Cooking Through the Calendar -

Once a Month

Cooking Through the Calendar explores new recipes each month. This months class will be Thursday, July 11th at 10 a.m., and we'll make and sample a Quick Couscous Salad. It's sure to be the perfect addition to your Summer cookouts!



Cultural Passport Program -

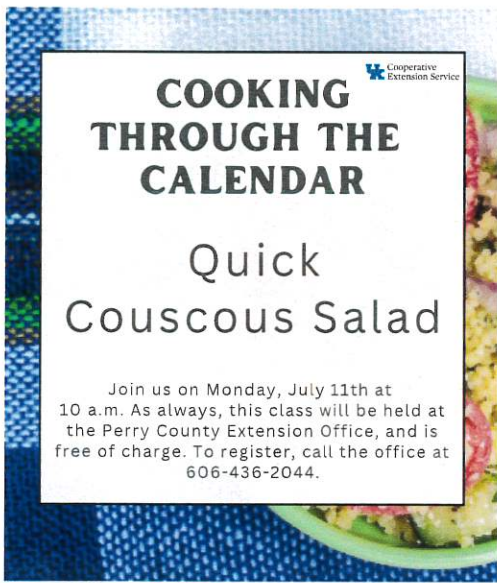
Once a Month

Join us on as we explore different holidays, cultures, and countries! Each month, we'll dive into fascinating details and delicious recipes from around the world. You'll receive a special passport book to collect stamps along the way! Complete every cultural adventure with us, and you'll earn a fun reward at the end of the year. In July, we're taking an exciting trip to explore the culture and traditions of our northern neighbors, Canada. Mark your calendar for 1 p.m. on Friday, July 19th—you won't want to miss it!

Dear friends,

It is with heavy hearts that we announce the passing of Cheryl Leabo, a beloved Perry County Homemaker, devoted sewing volunteer, and former Perry County CES Board Member. Cheryl's dedication to our community was evident in her countless hours of service, her exceptional talent in sewing, and her leadership on the CES Board. Her kindness and generosity have left an indelible mark on Perry County. As we mourn her loss, we also celebrate her remarkable life and the positive impact she had on so many. Our deepest condolences go out to Cheryl's family and friends during this time.



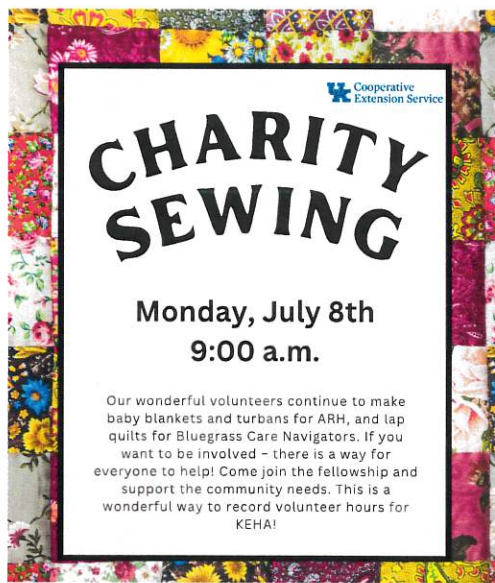


COOKING THROUGH THE CALENDAR

Quick Couscous Salad

Join us on Monday, July 11th at 10 a.m. As always, this class will be held at the Perry County Extension Office, and is free of charge. To register, call the office at 606-436-2044.

Cooperative Extension Service
MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT



CHARITY SEWING

**Monday, July 8th
9:00 a.m.**

Our wonderful volunteers continue to make baby blankets and turbans for ARH, and lap quilts for Bluegrass Care Navigators. If you want to be involved - there is a way for everyone to help! Come join the fellowship and support the community needs. This is a wonderful way to record volunteer hours for KEHA!

Cooperative Extension Service
MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT



OPEN SEWING

**Friday, July 12th
9:00 a.m. - 1:00 p.m.**

Feel free to catch up on quilt blocks, work on Homemaker Hospice blankets, or even just come to hem a pair of pants. Volunteers will be available each day to answer questions or help with any of your sewing needs. Open to anyone! Sewing machines available on site.

Cooperative Extension Service
MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT



PERRY COUNTY Homemaker MEETING

As we kick off Summer, we will be grilling hamburgers and hot dogs. Please bring a side dish or dessert of your choice!

July 8, 2024 @ 12:00 p.m.

Cooperative Extension Service
MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT



Quilt Guild Meeting

July 15th @ 10 a.m.

Remember the days of the Perry County Quilt Guild? We are bringing it back! Contact our office or Charlinda Fugate for more information!
606-438-2369

Cooperative Extension Service
MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT



“SEW” SIMPLE

The third Tuesday of the month we will host Sew Simple, where we create different sewing projects. Master Clothing Volunteer Nancy Pratt will be leading you in making a casserole carrier. Pre-registration is required!

July 16th, 9:00 a.m.

Cooperative Extension Service
MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT



July's Cultural Program

CANADA

JULY 19TH @ 1 PM

Call 606.436.2044 to register

Cooperative Extension Service
MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT



Quick Couscous Salad



This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program — SNAP.

Nutrition facts per serving:

160 calories; 7g total fat; 2g saturated fat; 0g trans fat; 5mg cholesterol; 280mg sodium; 20g total carbohydrate; 2g dietary fiber; 2g total sugars; 0g added sugars; 5g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 6% Daily Value of iron; 2% Daily Value of potassium.

Source:

Brooke Jenkins, Extension Specialist, University of Kentucky Cooperative Extension Service

- 1 box (5.8 ounces) roasted garlic and olive oil flavored couscous
 - 1 cup halved grape tomatoes or 1 large tomato, diced
 - 1/2 large cucumber or 2 small, diced
 - 1 small red onion, diced
 - 3 tablespoons olive oil
 - 2 tablespoons lemon juice
 - 1 teaspoon garlic powder
 - 1/2 teaspoon black pepper
 - 1/4 cup grated parmesan cheese
 - 1/3 cup chopped fresh parsley (optional)
1. Wash hands with warm water and soap, scrubbing at least 20 seconds.
 2. Prepare the couscous according to package directions. Set aside.

3. Wash fresh produce under cool running water, using a vegetable brush to scrub veggies with a firm surface. Dry and cut to prepare for this recipe.
4. In a large bowl, mix olive oil, lemon juice, garlic powder, and black pepper.
5. Add prepared couscous, tomatoes, cucumber, onion, cheese, and parsley if using. Toss ingredients to coat with dressing.
6. If time allows, refrigerate for a few hours to allow the flavors to develop or serve immediately.
7. Refrigerate leftovers within 2 hours.

Makes 7 servings
Serving size: 2/3 cup
Cost per recipe: \$6.27
Cost per serving: \$0.90

Cooperative Extension Service

Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



Disability accommodations available with prior notification.

FAMILY CAREGIVER HEALTH BULLETIN



JULY 2024

Download this and past issues
of the Adult, Youth, Parent, and
Family Caregiver Health Bulletins:
[http://fcs-hes.ca.uky.edu/
content/health-bulletins](http://fcs-hes.ca.uky.edu/content/health-bulletins)

Perry County
Extension Office
933 Perry Park Road
Hazard, KY 41701
(606) 436-2044

THIS MONTH'S TOPIC

KEEP AN EYE ON VISION AND EYE HEALTH



Eye health is important to think about at every stage of the lifespan. As we age, it is common to assume changes in vision are a normal part of getting older. And while vision does naturally change and even start to decline over time, some conditions need medical attention. For example, blurry vision may be a sign of a more serious condition like macular degeneration. Dry eyes could indicate rheumatoid arthritis. Pay attention to symptoms and remember prevention and early treatment are essential to eye health and aging. According to the American Academy of Ophthalmology, paying attention to eye health is not only saving vision, but it is helping boost overall health.

Continued on the next page 



**Cooperative
Extension Service**

Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English.
University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
Lexington, KY 40506

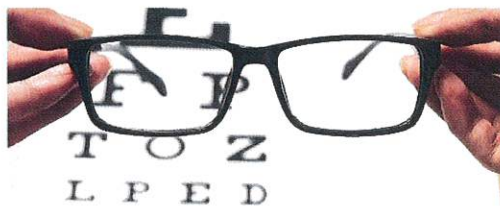


Schedule yearly eye checkups for total eye care, vision correction, and disease prevention.

→ Continued from the previous page

Do's

- **Schedule yearly eye checkups for total eye care, vision correction, and disease prevention.** Schedule an exam if you experience changes in your vision, infections, or symptoms of eye diseases. Let your ophthalmologist know if you have a family history of eye conditions. The American Academy of Ophthalmology recommends a baseline eye exam by age 40 for most people and exams every year for people at age 60 or older. Regular eye exams can detect a surprising number of non-eye diseases such as arthritis, diabetes, and even Alzheimer's disease. Medical advances in eye care are helping ophthalmologists save vision and boost overall health.
- **Maintain a diet rich in plant-based foods and low in saturated fats,** like a Mediterranean diet. Think green leafy vegetables, colorful fruits and vegetables, and nuts. These foods are full of antioxidants, vitamins, and minerals important for eye health.
- **Use supplements.** We try but cannot always get everything from our diets. Omega-3 and Omega-6 fatty acids are ideal for eye health on both the inside and outside parts of the eye.
- **Exercise for your eyes.** Pick something you enjoy so you stick with it. Choose an activity that gets your heart rate up.
- **Wear oversized sunglasses and a hat.** Sunglasses must have a label acknowledging protection against UVA and UVB rays. Also, wear a hat because the sun can affect both inside the eye and the skin around the eye. It is important to protect all of that and provide better coverage.
- **Wear proper prescription lenses** to reduce eye strain and discomfort and increase safety.
- **Wear protective eyewear** during sporting activities, hazardous work, and cooking and cleaning. For example, certain methods of cooking might spatter oil. Some cleaning products include hazardous chemicals and often have information about eye safety. Never



mix chemicals. Even activities like gardening may cause a poke in an unprotected eye.

- **Be mindful of makeup and other cosmetics.** For example, sharing makeup or using eye makeup older than three months can spread bacteria. Thoroughly remove makeup before going to bed. Consider avoiding makeup that is hard to remove. Waterproof mascara can cause issues with the surface of eye, inflammation of eye lids, and problems with your cornea.
- **Be careful around kids.** Kids playing with things like balls and bats or sticks, or Nerf, water, paint, or dart guns might accidentally hit or shoot an eye — their own or someone else's.
- **Avoid smoking and vaping.** Smoking and vaping can lead to diseases that cause problems with eye health.
- **Monitor screen time to reset and relax your eyes.** Practice the 20-20-20 rule. This means that for every 20 minutes you stare at a screen, look away at something that is 20 feet away for a total of 20 seconds.

REFERENCES:

- American Academy of Ophthalmology. (2020). Perfect Vision? 20 Tips to Keep It That Way. Retrieved March 18, 2024 from <https://www.aao.org/eye-health/tips-prevention/tips-to-keep-perfect-vision-2020>
- Cleveland Clinic. (2020). 5 Ways to Maintain Good Vision and Healthy Eyes. Retrieved March 18, 2024 from <https://health.clevelandclinic.org/5-ways-to-maintain-good-vision-and-healthy-eyes>

FAMILY CAREGIVER
HEALTH BULLETIN

Written by: Amy F. Kostelic,
Associate Extension Professor,
Adult Development and Aging
Edited by: Alyssa Simms
Designed by: Rusty Manseau
Stock images:
Adobe Stock



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

JULY 2024

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu

THIS MONTH'S TOPIC: PROTECTING YOUR ASSETS WITH INSURANCE

When it comes to paying for auto, health, and home insurance, having adequate coverage is essential. However, you may be unsure what policies you need or how to determine if your coverage is enough. Learning how to protect your assets through insurance is a good step to ensuring you take care of your financial future.



AUTO INSURANCE

According to the Kentucky Transportation Cabinet, the KY Legislature has mandated a crackdown on uninsured motorists across the Commonwealth. The state of Kentucky requires that all drivers are insured under minimum liability coverage, often described as 25/50/25. This means you are insured up to \$25,000 for bodily injury per person, \$50,000 for bodily injury per accident, and \$25,000 for property damage per accident. Additionally, if you are borrowing money to pay for the car, you must make sure that you meet the requirements of both the state and the lender. Typically, lenders require collision and comprehensive coverage, but it will depend on your loan. Be sure to check your requirements. To learn more and make sure you are properly insured, visit <https://drive.ky.gov/Vehicles/Pages/Mandatory-Insurance.aspx>.

HOME INSURANCE

Whether you bought a home or are renting, it is important to have proper insurance coverage. When owning a home, homeowners insurance helps protect the assets inside your home, as well as protecting the property. Typically, lenders require that you have some type of home insurance while you make payments on your mortgage. Common types of homeowners insurance include dwelling, other structures (such as a barn or detached garage), personal property, loss of use, personal liability, and medical payments to others. You may also be required to have hazard or flood insurance depending on where you live. Review your coverage regularly, especially to ensure your policy accounts for inflation and current replacement costs.

Cooperative Extension Service

Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



 Disabilities
accommodated
with prior notification.

WHETHER YOU BOUGHT A HOME OR ARE RENTING, IT IS IMPORTANT TO HAVE PROPER INSURANCE COVERAGE



For renters, insurance can protect your personal property from natural disasters or theft. Kentucky does not require renters insurance, but most property landlords do. Renters insurance works much like homeowners insurance, but it does not protect the value of the residence for the renter. Essentially, it is there to protect the personal property and liability owned by the tenant, which the landlord would not cover if something happened to the property. To learn more about homeowners or renters insurance, visit <https://finred.usalearning.gov/assets/downloads/FINRED-Homelnsurance-FS.pdf>.

HEALTH INSURANCE

With healthcare costs soaring, it is important to understand what type of coverage you need and all associated costs, as well as what your current policy covers (and doesn't cover). When comparing health insurance plans, consider the following:

- The **premium**, or the amount of money you will pay monthly, quarterly, or annually, depending on your policy.

- The **deductible**, or the amount of money you have to pay before your health insurance will cover the expenses.
- The **co-payment**, or the amount you must pay after insurance for prescriptions and appointments.
- The **maximum out-of-pocket cost**, or the total amount you must pay before insurance will cover the remaining expenses.

Regardless of policy, make sure all the above costs fit within your budget, and double-check that the insurance covers the hospitals and doctors' offices near you, and/or your preferred providers. Many employers offer medical benefits that are deducted out of your paycheck. Additionally, Medicaid, Children's Health Insurance Program (CHIP), or Medicare may be an option for those who meet income and/or age-based requirements. For more information on health coverage basics, visit <https://www.cms.gov/marketplace/technical-assistance-resources/training-materials/health-coverage-basics-training.pdf>.

Contributing Author: Alexia Cassidy, Family Financial Counseling Student, University of Kentucky
Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu



Become a fan of **MONEYWISE** on Facebook! [Facebook.com/MoneyWise](https://www.facebook.com/MoneyWise)

4-H YOUTH & COMMUNITY DEVELOPMENT

Newsletter July 2024



July Newsletter: A Fond Farewell

Dear 4-H Members and Families,

As I prepare to step down from my role, I want to take a moment to express my heartfelt gratitude to everyone for the past three years. Serving as the 4-H agent in Perry County has been a truly wonderful experience. I am incredibly grateful for the opportunity to have been a part of such a dedicated and inspiring community.

My time here has been immensely valuable to me both personally and professionally. I have learned so much and have been deeply enriched by the relationships and experiences I've gained. However, after careful consideration, I have decided that this is the best decision for my family at this time. My last day will be July 10th.

I look forward to seeing the continued success of the Perry County 4-H program for years to come.

A handwritten signature in black ink that reads "Tate Sasser".

Tate Sasser

County Extension Agent
4-H Youth &
Community Development
tatesasser@uky.edu

THIS MONTH:

- 4-H Camp
- 4-H Exclusive: Get Fired Up Safely for Grilling Season



4-H Youth & Community Development

4-H Exclusive

Get Fired Up Safely for Grilling Season

If backyard barbecues are on your summer agenda, it's time to fire up the grill and get cooking! Grilling outdoors can liven up your summer social events with tasty food and fun, and it can also provide a nice break from your regular meal routine. However, safely mastering the art of barbecuing requires careful practice and attention.

In 2022, roughly 5,400 emergency room visits were attributed to charcoal and gas grill accidents, according to data released by the Consumer Product Safety Commission. Follow these grilling safety guidelines to keep grilling injuries from spoiling your next cookout:

- Use grills outside only. Even small grills can create fire hazards and release potentially fatal carbon monoxide when used indoors.
- Keep the grill away from the house and any flammable materials. It should also be a safe distance from deck railings and overhanging tree branches.
- Use the right lighter fluid for your grill. Store it away from heat and out of child reach.
- Establish a child- and pet-free zone. Children and pets should be supervised by someone other than the cook and kids should stay three feet away to avoid burns.
- Clean the grill well before use. Built-up grease and fat can contribute to fires.
- Don't overload the grill. Excess fat dripping on the flames can cause major flare-ups.
- Keep a spray bottle filled with water nearby. It can be used to douse small flare-ups without ruining the food.
- Never leave your grill unattended. Charcoal grills can stay hot for hours after use.
- Never add lighter fluid after the flame has been lit. If the flame gets too low, add dry kindling.
- If you use a gas grill, follow these additional safety precautions:
 - Make sure the lid is open before lighting it. This prevents flammable gas from being trapped in the chamber, which can cause an explosion.
 - If you smell gas and the flame is off, turn the gas off.
 - If you smell gas and the flame is on, get away immediately. This is a sign that there is a leak. Call the fire department and stay away from the grill.

Kentucky 4-Hers are invited to put their grilling skills to the test at this year's Kentucky 4-H Poultry Barbecue Contest, to be held on July 27 at the Hardin County Extension Office. The contest is open to all Kentucky 4-Hers who register with their county agent in advance. No qualifying events are required, and participants do not need to have a poultry project to participate. To learn more about barbecue safety tips or to register for the contest, contact the Perry County office of the University of Kentucky Cooperative Extension Service.





Perry County Cooperative Extension
933 Perry Park Road
Hazard, Kentucky 41701

NONPROFIT ORG
US POSTAGE PAID
HAZARD, KY
PERMIT # 180